

**STATE OF ALABAMA
OFFICE OF STATE TREASURER
SAFE Division
QUALIFIED PUBLIC DEPOSITORY MONTHLY REPORT**

Depository Name: _____

FEIN: _____

A) Actual Public Deposits for: Month _____ Year _____

1. Total Actual Month-End Public Deposits.....
2. Less All Out-of-State and U.S. Government Deposits.....
3. Less All In-State Housing Authority Deposits.....
4. Actual Month -End Ledger Balance.....

5. Total Number of Public Entities.....

B) Public Deposit Average Balance:

1. Average Daily Ledger Balance of SAFE Deposits.....
2. Less Applicable FDIC Deposit Insurance.....
3. Net Average Daily Ledger Balance of SAFE Deposits.....

4. Net Average from Prior Report.....
- Amount of Increase/Decrease.....
- % Change in Net Average Daily Balance.....

5. If Net Average increased by 25% or more over the previous month's report, check one of the following actions taken by your bank.

- (a) Additional collateral pledged..... ☐
- (b) Adequate collateral already pledged.... ☐
- (c) No additional collateral pledged..... ☐

6. Net Average X Applicable pledge percentage based on the most recent financial evaluation _____ % x B3.....

C) Tier1 Capital:

1. Tier 1 Capital for current report period.....

D) Required Collateral:

1. Pledge Level Percent..... %
2. B-3 Net Avg > Tier 1 Capital: Add 5% to Pledge Level..... %
3. B-3 Net Avg > 20% Total Net Avg Pool: Add 5% to Pledge Level.. %
- Adjusted Pledge Level Percent..... %
4. Required Collateral.....

E) Pledged Collateral current month ending:

1. Original Par Value.....
2. Current Market Value.....

F) Over or (Under) Pledged:.....

FDIC deposit insurance coverage:

	Count	Amount
Standard \$250,000 FDIC coverage	_____	_____
Temporary FDIC coverage (*)	_____	_____
Total FDIC coverage (**)	_____	_____

QPD MONTHLY REPORT INSTRUCTIONS
(For Informational Purposes Only - Not to be submitted with the Monthly Report)

DEFINITIONS:

- 1 "Reported Month" is the month for which the report is due.
- 2 "Average Daily Ledger Balance" is calculated by totaling the daily ledger deposit balance for each SAFE public entity in a report month. This total is then divided by the number of calendar days in the report month.
- 3 "Applicable Deposit Insurance" means that amount of deposit insurance provided by the FDIC, or its successor, to the deposits of each public entity (per bank). To obtain this figure, the total and type of deposit relationship of each public entity must be reviewed individually. The applicable deposit insurance per entity should never exceed the total average deposit balance per entity.

Example:

City A: CD	\$150,000	School A: Checking	\$50,000
NOW Checking	5,000		
Total Deposits:	\$155,000	Total Deposits	\$50,000
Applicable Insurance	\$100,000	Applicable Insurance	\$50,000

Total Insurance Reported on Worksheet A.2 = \$150,000

- 4 "Net Average Daily Ledger Balance" (NADLB) is calculated by deducting the applicable FDIC insurance amount from the Average Daily Ledger Balance.
- 5 "Applicable Pledge Percentage" means the applicable pledge level as determined by the QPD's

>financial evaluation as established by a nationally recognized ranking firm,
The table below describes the applicable pledging level for a QPD's given ranking:

Ranking	Applicable Pledge Level
0 - 9	125 % of NADLB
10 - 19	105 % of NADLB
20 - 69	95 % of NADLB
70 and above	85 % of NADLB

>concentration of public deposits as evidenced by
NADLB > Tier I Capital
NADLB > 20% of Total NADLB for all QPDs
a concentration of public deposits requires a QPD to add an additional 5% to the applicable pledge percentage from the table above; i.e., from 85% to 90%.

QPD MONTHLY REPORT INSTRUCTIONS

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- 6 "Minimum Collateral" means the minimum collateral necessary to collateralize public deposits and to remain active in the SAFE Program. To be considered an active member of the SAFE Program a QPD must have a minimum of \$100,000 (market value) of securities pledged to the Treasurer.
- 7 "Required Collateral" means the market value of eligible collateral necessary to be pledged to satisfy the collateral pledging requirement of the QPD.
- 8 "Net Actual Month-End Ledger Balance" means the actual month-end total public ledger balance less applicable insurance.
- 9 "Total Number of Public Entities" is the number of public entities having public funds on deposit.
- 10 "Tier 1 Capital" consists of: (1) common stockholders' equity capital; (2) noncumulative perpetual preferred stock; (3) minority interests in consolidated subsidiaries; less goodwill and other tangible assets. Full definition may be found in Schedule RC-R of the Call Report.

REFER TO RULE 892-X-1-.04, RULE 892-X-1-.05, and RULE 892-X-1-.08